



fact sheet

Maine State Planning Grant

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KEY FINDINGS FROM MAINE HOUSEHOLD SURVEY

As part of a broad-based planning effort to extend health insurance coverage to the uninsured, Maine State Government sponsored a household survey of Maine residents to estimate the numbers of individuals without health insurance or with inadequate insurance. The survey was carried out between October and December, 2002. Telephone interviews were completed with 3,536 individuals representing both children and adults.

Key survey findings include:

- **One in eight non-elderly residents in Maine - about 136,000 people - are uninsured. Seventeen percent of non-elderly Maine residents - about 189,000 people - spent part of last year uninsured.**

Low-income workers and their families - those above the federal poverty level but below 200 percent of the poverty level - are the least likely to have health coverage. One-third of Maine's population in this income group spent part of last year uninsured. Only four percent of Maine's uninsured are out of the labor force.

- **Place and type of employment strongly affect the opportunities Maine residents have for obtaining health coverage.**

The self-employed and persons working in businesses with 10 or fewer workers have the lowest rates of health insurance coverage, with 27 percent of the self-employed being uninsured, and 31 percent of workers in the smallest businesses uninsured.

But the problem of uninsurance is not limited to these situations. Almost one in five of Maine's uninsured residents works for a business larger than 50 employees. About one-fifth of the uninsured in Maine are eligible for health benefits through their employer, but seventy-five percent of these individuals cannot afford the premium costs.

- **Many Maine residents who have health insurance have insufficient coverage to protect themselves from major financial hardship. In addition, the cost of coverage, itself, takes a substantial portion of household income for many Mainers.**

(over)

Thirty-eight percent of Maine's insured population pays more than 5 percent of their total household income toward health insurance premiums. One in twenty pays more than 20 percent.

People who have to buy non-group coverage pay over \$4,000 a year for coverage. The median deductible - required out-of-pocket spending before benefits apply - is over \$4,000.

- **The uninsured use fewer health care services and delay care when ill.**

Uninsured adults report delaying care when needed at three times the rate of insured adults. Forty-two percent of families with uninsured children report delaying needed care for their children due to costs. This rate is seven times that seen in insured families.

- **Concern with health care costs is reported by the insured and uninsured, alike. Willingness to participate in public programs that offer coverage is wide-spread.**

Three-quarters of insured Maine adults are worried about insurance price increases in the next year. Among those who purchase non-group policies, ninety-one percent express substantial concern.

Eighty-seven percent of Maine's uninsured say they would be willing to enroll in a publicly-sponsored health insurance program. Over ninety percent of those most vulnerable to uninsurance - low-income workers - report that they would enroll themselves or their children in a public program if it were available to them.

The findings of this survey demonstrate the growing need and support for interventions designed to broaden access to health coverage for the currently uninsured and those vulnerable to losing coverage. They also highlight the need for strategies to stabilize and reduce health care costs. Respondents to this survey express strong concerns with rising health care costs and a strongly favorable reaction to concepts of publicly-sponsored new coverage options.

For more information, contact Beth Kilbreth or Erika Ziller at the Muskie School of Public Service. The full survey report will be available after May 20th through the Governor's Office of Health Policy and Finance and the Health Policy Institute of the Muskie School of Public Service, or on the Governor's website at www.state.me.us/governor/baldacci/healthpolicy.